

MEDICAL RECORDS

For information about obtaining copies of your medical records, check with the Outpatient Records section.

MEDICATIONS

Beneficiaries may purchase medications using any of the TRICARE plans, and applicable co-payments will apply. All beneficiaries may also obtain their medications at our hospital pharmacy if the medication is available.

NOW IS THE TIME TO TAKE ACTION!

This pamphlet is not a complete explanation of TRICARE benefits. To receive a full briefing on the pros, cons, limitations and out-of-pocket expense associated with each plan, go to the TRICARE Service Center located outside the hospital in the modular trailer adjacent to the main entrance of the hospital on Nebraska Avenue. Their phone number is **1-800-242-6788**. Operating hours are 0730-1730, Mon-Fri.

HEALTHCARE SERVICES FOR RETIREES AND THEIR FAMILY MEMBERS

IF YOU ARE 64 YEARS OF AGE OR YOUNGER READ THIS UPDATE

Military retirees and their family members living on the central coast have, for decades, had access to high quality military healthcare at Vandenberg AFB. However, the implementation of TRICARE Managed Health Care requires changes in the services we are able to offer and the population we serve.

Military Medicine for all services is now under a managed care contract known as TRICARE. Our appointments for medical care must first be offered to Active Duty members and TRICARE Prime beneficiaries. The majority of appointments are designated for these members. Appointments not scheduled by these beneficiaries will be released on a space available basis only. Those electing not to enroll in TRICARE should not rely on these limited appointments for routine health care.

YOU MUST TAKE ACTION NOW TO ENSURE GOOD HEALTHCARE COVERAGE IS IN PLACE

We have developed this pamphlet to help you with your decision on continued healthcare coverage. The basic options include:
1) TRICARE (Standard, Extra, or Prime) 2) Other military health-care facilities.

OPTION # 1 TRICARE

Under TRICARE, beneficiaries on the central coast of California have three options: TRICARE Prime, TRICARE Extra, and TRICARE Standard (regular CHAMPUS). By not enrolling in TRICARE Prime, and not taking advantage of TRICARE Extra, beneficiaries are automatically eligible to use TRICARE Standard.

TRICARE Prime

Enrolling in TRICARE Prime is similar to joining a Health Maintenance Organization. There is an enrollment fee of \$230.00 per person or \$430.00 for a family annually. Prime requires a small co-payment every time a patient sees a civilian doctor. Care from a specialist usually requires a referral from your primary care doctor. Without the referral, the patient may be responsible for the cost of the visit. TRICARE Prime benefits include all CHAMPUS benefits plus preventative care. The TRICARE Prime Network includes hospitals and providers in Santa Barbara and San Luis Obispo Counties.

Under TRICARE Prime, inpatient care is also a covered benefit. As of 1 Oct 95, retirees and their family members who are hospitalized pay only \$11.00 a day. For more information on TRICARE Prime contact the TRICARE Service Center at **1-800-242-6788**, or attend the monthly meeting every second and fourth Wednesday of the month at 1100 hours in the 30th Medical Group Small Conference Room.

TRICARE Extra

TRICARE Extra is just like TRICARE Standard, with one major exception: for outpatient care, patients selecting a doctor from the TRICARE network receive a 5% discount off the Standard co-pay. For example, under TRICARE Standard, retirees and their family

members normally pay a 25% co-pay, after paying the deductible. Under TRICARE Extra the co-pay is 20%. Enrollment is not necessary to use Extra. There are also some reduced co-pays if hospitalized when using Extra. For more information on TRICARE Extra contact the TRICARE Service Center.

TRICARE Standard

TRICARE Standard can be used by itself, but also works well with other health insurance plans. For outpatient care TRICARE Standard requires payment of an annual deductible amount, plus a 25% co-payment of authorized charges. TRICARE Standard also shares the cost of inpatient care at civilian hospitals. Retirees and their family members must pay a daily fee of \$360.00 (FY97) or 25% of the hospital's bill, PLUS 25% of the separately billed professional fees. Some people who choose TRICARE Standard also purchase a supplemental insurance policy. For more information on TRICARE Standard contact the TRICARE Service Center. Retirees and family members who have health insurance from their employer should carefully compare the benefit structure of that plan with TRICARE benefits. Why? Because by law, TRICARE only pays claims after all other plans have paid their portion.

OPTION # 2

OTHER MILITARY FACILITIES

Patients choosing to receive care at another military hospital or clinic should check with that facility. Space may not always be available. Military healthcare facilities also may require patients to enroll with them to receive healthcare. When enrolled with a military hospital or clinic, all non-emergency medical care outside that facility must be pre-authorized.